

REMARKS

In the last Office Action, the Examiner objected to claims 31 and 33 as containing informalities. Claim 32 was rejected under 35 U.S.C. §112, second paragraph, for indefiniteness. Claims 29-34 were rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent Application Publication No. 2003/0028518 to Mankoff.

In accordance with the present response, claims 31 and 33 have been amended to overcome the objection by correcting the spelling of "identification". Claim 32 has been amended to overcome the Section 112, second paragraph, rejection by clarifying that the claim is directed to a credit card settlement system.

The minor claim amendments made herein do not raise a new issue that would require further search or consideration. Instead, the claims have been amended to overcome the objection and indefiniteness rejection noted by the Examiner. Applicants, therefore, respectfully request entry of this amendment under the provisions of 37 C.F.R. §1.116.

Applicants request reconsideration of their application in light of the foregoing amendments and the following discussion.

Brief Summary of Invention

The present invention is directed to a credit card settlement system.

In a method of writing electronic coupons in a consumer's IC card or the like, the consumer has to store electronic coupon(s) in advance in the IC card and has to delete such electronic coupon(s) from the IC card if the electronic coupon has expired or the consumer has used the one-time electronic coupon.

When a card with a settlement function such as a credit card is used as a recording medium for the electronic coupons, the above mentioned writing (registration) of the electronic coupons in the card and deletion of the information on expired electronic coupons may adversely affect the critically important credit card information used in the credit card settlement. Thus the method of writing electronic coupons in a consumer's IC card is undesirable. Furthermore, hundreds of millions of credit cards are issued around the world. If the credit card is used as the recording medium for the electronic coupons, the process such as writing (registration) and deletion of the information on the electronic coupons has to be individually done to all of these hundreds of millions of credit cards. Accordingly, this process is very difficult implement.

In the case where a recording medium other than the credit card is used, in order to use the electronic coupon when executing the credit card settlement, further processing terminals have to be installed in a great number of merchants already having credit card terminals for processing the recording medium in which the electronic coupons are stored.

Generally, the consumer has to present his/her credit card to a clerk of the merchant when buying a product using the credit card. The presentation of the credit card indicates the intention to request the credit card settlement. However, in order for the consumer to purchase the product using the credit card and to use the electronic coupon in such credit card settlement, the consumer has to present the recording medium such as the IC card for the electronic coupons as well as the credit card. If not presented, the consumer cannot use electronic coupon at the time of the credit card settlement.

The present invention overcomes the drawbacks of the conventional art. Fig. 7 is a flow chart showing an embodiment of the credit card settlement system according to the present invention embodied in the claims. The credit card settlement system has an electronic coupon registration terminal 23 for registering electronic coupons associated with identification (ID) information on a credit card 32. An

electronic coupon reception terminal 22A receives from a credit card terminal 24 credit card settlement information including the ID information on the credit card 32. An electronic coupon search unit 13 searches the electronic coupons registered by the electronic coupon registration terminal 23 for electronic coupons that are useable in connection with the ID information on the credit card 32. An electronic coupon availability determination unit 44 determines whether any of the electronic coupons searched by the electronic coupon search unit 13 is or is not available for credit card settlement by means of the credit card settlement information. An electronic coupon determination unit 41 determines whether an electronic coupon determined to be available for credit card settlement by the electronic coupon availability determination unit 44 is or is not for a discount. An electronic coupon server 10 provides a discount on a price for the credit card settlement when the electronic coupon is determined to be for a discount by the electronic coupon determination unit 41, and transmits to a credit card settlement center 24 a license request for the credit card settlement reflecting the discounted price.

By the foregoing construction of the credit card settlement system according to the present invention, the electronic coupon registration terminal (e.g., in an

electronic coupon server) registers electronic coupons associated with ID information on a credit card, thereby obviating the need to record the electronic coupons in some recording medium such as an IC card as required in the conventional art. In addition, the consumer does not have to have a terminal such as an IC card reader-writer.

Moreover, during credit card settlement, the consumer does not have to notify anyone of his/her intention to use the electronic coupon, and the credit card settlement is executed smoothly while reflecting the electronic coupon for a discount available to the consumer. Furthermore, the consumer need not even be aware of the existence of the electronic coupon providing the discount during credit card settlement.

Traversal of Prior Art Rejection

The Examiner rejected claims 29-34 under 35 U.S.C. §102(e) as being anticipated by Mankoff. For the reasons discussed below, this rejection is believed to be improper and should be withdrawn.

Applicants respectfully point out that the U.S. filing date of the present application is May 24, 2001. Applicants are also in the process of perfecting their claim for priority under 35 U.S.C. §119, which would entitle the application to an effective filing date of May 25, 2000.

The cited reference to Mankoff, which has a filing date of October 1, 2002, claims priority to and is a continuation-in-part of U.S. patent application Serial No. 10/081,257 ("the '257 parent application"), which has a filing date of February 22, 2002, and U.S. Patent Application Serial No. 09/611,672 ("the '672 parent application"), which has a filing date of July 7, 2000.

While Mankoff discloses a system having components similar to those of the systems recited in claims 29-34, such system components are not disclosed in either of the '257 and '672 parent applications. Instead, the '257 parent application relates to a system in which virtual documents are received using an interface with an interactive television system, and in which the received virtual documents are transferred to a smart card. Likewise, the '672 parent application relates to a system in which virtual documents are associated with attribute files and stored in a database. These systems are different from and do not include the systems components recited in claims 29-34.

Thus, since Mankoff is a continuation-in-part of the '257 and '672 parent applications, and since the parent applications do not disclose a system having components similar to those of the systems recited in claims 29-34, the effective filing date of Mankoff for the system components

similar to those of the systems recited in claims 29-34 is October 1, 2002, based upon the filing date of the Mankoff application. This date is later than applicants' U.S. filing date of May 24, 2001, and further much later than the effective filing date of May 25, 2000 to which applicants' application would be entitled to upon perfecting their claim for priority under 35 U.S.C. §119, thereby making Mankoff ineffective as a reference.

Applicants have thus antedated the cited reference to Mankoff and respectfully submit that the rejection of claims 29-34 under 35 U.S.C. §102(e) is erroneous and should be withdrawn.

In view of the foregoing amendments and discussion, the application is now believed to be in condition for allowance. Accordingly, entry of this amendment and favorable reconsideration and allowance of the claims are most respectfully requested.

Respectfully submitted,

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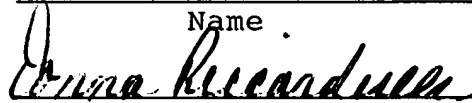
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SEPTEMBER 15, 2006

Date